

Patent 300.10101

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Rolf, Devon A.

Serial No. 10/668,409

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SYSTEM AND METHOD FOR
ELECTRONICALLY PROCESSING
COMMERCIAL TRANSACTIONS
BASED UPON THRESHOLD
AMOUNT

Examiner: Fields, Benjamin S.

Art Unit: 3692

Confirmation No. 2042

Certificate of Mailing
37 C.F.R. 1.8

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Devon A. Rolf
Signature-Devon A. Rolf

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Listed on Form PTO-1449 (transmitted herewith) are references which Applicant wishes to bring to the attention of the examiner in connection with the above-referenced application.

It is requested that these references be considered and made of record.

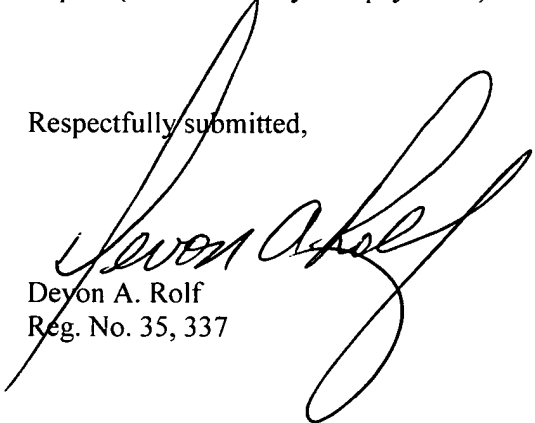
The filing of this Information Disclosure Statement shall not be construed to an admission that any patent, publication or other information or reference referred to herein or in the attached PTO-1449 is "prior art" as defined by applicable statute.

This Information Disclosure Statement is filed after receipt of a first Office
Action.

Certification under 37 CFR 1.97(e) -- No item of information contained in this
Information Disclosure Statement was cited in a communication from a foreign patent office in a
counterpart foreign application, and, to the knowledge of the person signing the certification after
making reasonable inquiry, no item of information contained in this Information Disclosure
statement was known to any individual designated in 37 CFR 1.56(c) more than three months
prior to the filing of the Information Disclosure Statement.

In view of the certification under 37 CFR 1.97(e), no fee is believed to be due.
The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed,
or which should have been filed or paid (or to credit any overpayments) to our Deposit Account
Number 503-668.

Respectfully submitted,


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